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7 UNITED STATES BANKRUPTCY COURT
8 NORTHERN DISTRICT OF CALIFORNIA
9

10 In re) CHAPTER 7
11)
PATRICK D. NG) Case No. 08-31512
12 JOCELYN C. NG) Date: 12/5/08
Debtor(s).) Time: 9:30 a.m.
13) Ctrm: 23

14 DECLARATION OF JOCELYN NG IN OPPOSITION TO MOTION TO DISMISS

15 I, JOCELYN C. NG, declare:

16 1. I am 41 years old.

17 2. My spouse and I have a 10 year old daughter.

18 3. We purchased a home in Vallejo but worked and still work
19 adjacent to the San Francisco Airport.

20 4. When housing prices plummeted we concluded that the
21 extra burden of being at work so far from our home and daughter
22 during the work day when our home was so costly to pay and had no
23 prospect of having any equity for years to come, we decided to
24 give up on trying to keep it.

25 5. When we filed for bankruptcy in August, we think it was
26 worth little more than half of what we owed on it.

27 6. After deciding not to try to keep our home, we moved to
28 San Mateo to be nearer our employment.

1 7. Much of our unsecured debt was used to improve our home
2 and make it more comfortable for our family.

3 8. When we filed the bankruptcy, we were paying \$160 for
4 child care, but I was given an opportunity to bring our daughter
5 to work with me so I elected to do so rather than have our
6 daughter cared for by others.

7 9. This arrangement is with the consent of my supervisor
8 and is subject to termination at any time.

9 10. I do not believe that our daughter should be left
10 unsupervised or cared for and if the arrangement for keeping her
11 at work was terminated, would return to paid child care.

12 11. I accurately included the six-month average of those
13 taxes withheld from my six months' earnings that were the basis
14 for determining the monthly income for means test purposes.

15 12. I have not changed the withholding since the decision
16 not to try and keep our home and am not certain how our taxes
17 will come out without the mortgage interest deduction.

18 13. It is difficult to manage our family with both of us
19 working full time and regret not being able to spend more quality
20 time with our daughter, but we persevere in the hopes of again
21 buying a home or, at least, have an adequate retirement when we
22 retire.

23 14. My spouse and I must keep in contact with each other
24 and our daughter to assure her safety and supervision while
25 juggling our jobs and home responsibilities.

26 15. Cable and internet are important tools for our
27 daughter's school projects and assist us in managing our family.

28 16. I was the trustee of a bank account for their our

1 daughter that was closed about March 2008.

2 17. Since the filing of the petition in this matter, my
3 401(k) has lost 23% of its value in the stock market.

4 I declare under penalty of perjury that the foregoing is
5 true and correct and that this declaration was executed on the
6 below date at Burlingame, California.

7 Dated: November 20, 2008

/s/ Jocelyn C. Ng
JOCELYN C. NG